

**Information to identify the case:**

Debtor 1	<u>Rita Shine Bird</u>	Social Security number or ITIN	xxx-xx-7469
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	17-21787-CMB		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rita Shine Bird  
fka Rita Shine Montano

11/17/23

By the court: Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Rita Shine Bird  
Debtor

Case No. 17-21787-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 17, 2023

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2023:**

Recip ID	Recipient Name and Address
db	+ Rita Shine Bird, 379 West Wylie Avenue, Washington, PA 15301-2251
14412564	+ Collection Service Cen / WHS Family Medi, 839 5th Ave, New Kensington, PA 15068-6303
14412568	+ Key Bank, 200 West Beau Street, Washington, PA 15301-4404
14412569	+ Keystone Motor Credit, 869 Jefferson Avenue, Washington, PA 15301-3858
14412573	+ PNC Bank, c/o Mark J Udren, Esq., 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
14412577	#+ Receivables Performance / Direct TV, 20816 44th Ave West, Lynnwood, WA 98036-7744
14412580	+ Transworld Sys Inc/51 / MedExpress, 507 Prudential Rd, Horsham, PA 19044-2308

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 18 2023 04:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2023 23:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 18 2023 04:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2023 23:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14660127	Email/PDF: bncnotices@becket-lee.com	Nov 17 2023 23:17:33	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14412563	+ Email/Text: bankruptcy@cavps.com	Nov 17 2023 23:08:00	Cavalry Portfolio Serv / Synchrony Bank, Po Box 27288, Tempe, AZ 85285-7288
14678690	+ Email/Text: bankruptcy@cavps.com	Nov 17 2023 23:08:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14412565	+ EDI: WFNNB.COM	Nov 18 2023 04:00:00	Comenitybk/victoriasec, Po Box 182789, Columbus, OH 43218-2789
14412566	EDI: CITICORP.COM	Nov 18 2023 04:00:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
14681763	EDI: Q3G.COM	Nov 18 2023 04:00:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14683824	EDI: DIRECTV.COM	Nov 18 2023 04:00:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008

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14680869	EDI: JEFFERSONCAP.COM	Nov 18 2023 04:00:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14412567	+ EDI: JEFFERSONCAP.COM	Nov 18 2023 04:00:00	Jefferson Capital Syst / Fingerhut, 16 Mcleland Rd, Saint Cloud, MN 56303-2198
14421991	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Nov 17 2023 23:08:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, Ohio 44144-2338
14412570	+ Email/Text: PBNCNotifications@perituservices.com	Nov 17 2023 23:07:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14678792	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 17 2023 23:08:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14412571	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 17 2023 23:08:00	Midland Funding / Synchrony Bank, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14412572	+ Email/Text: bankruptcy@wofco.com	Nov 17 2023 23:07:00	Mmca/c1, Po Box 91614, Mobile, AL 36691-1614
14654368	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2023 23:07:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14668993	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2023 23:07:00	PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570
14412575	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2023 23:07:00	Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009
14412574	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2023 23:07:00	Pnc Bank, N.a., 2730 Liberty Avenue, Pittsburgh, PA 15222
14412576	Email/Text: Bankruptcy.Notices@pnc.com	Nov 17 2023 23:07:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14413558	+ EDI: RECOVERYCORP.COM	Nov 18 2023 04:00:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14766389	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 17 2023 23:08:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
14412578	+ EDI: RMSC.COM	Nov 18 2023 04:00:00	Sams Club, P.O. Box 530942, Atlanta, GA 30353-0942
14725839	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 17 2023 23:08:00	Santander Consumer USA, 1010 W Mockingbird Lane, Suite 100, Dallas, TX 75247-5126
14412579	+ EDI: RMSC.COM	Nov 18 2023 04:00:00	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
14648225	Email/Text: electronicbkydocs@nelnet.net	Nov 17 2023 23:08:00	US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14412581	+ Email/Text: External.Collections@phoenix.edu	Nov 17 2023 23:08:00	University Of Phoenix, 4615 E Elwood St Fl 3, Phoenix, AZ 85040-1950
14412582	+ Email/Text: electronicbkydocs@nelnet.net	Nov 17 2023 23:08:00	Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, N.A.
cr		PNC Bank, National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank N.A. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
David A. Rice	on behalf of Debtor Rita Shine Bird ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank N.A. pabk@logs.com, ewassall@logs.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Rita Shine Bird lowdenscott@gmail.com

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